

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Stacey A. Martens
Debtor

Case No. 21-01910-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Oct 15, 2024

User: AutoDocke
Form ID: 3180W

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Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 17, 2024:

Recip ID	Recipient Name and Address
db	+ Stacey A. Martens, 54 East Broad Street 1st Floor, Palmyra, PA 17078-1301
5433275	+ Debtsy, 4 East 27th Street, PO Box 20099, New York, NY 10001-0005
5433277	+ Michael F. Ratchford, Esq., RATCHFORD LAW GROUP, P.C., 54 Glenaura National Blvd. Ste 104, Moosic, PA 18507-2161

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Oct 15 2024 23:12:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5433273	+ EDI: CAPITALONE.COM	Oct 15 2024 23:12:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5434638	EDI: AIS.COM	Oct 15 2024 23:12:00	Goldman Sachs Bank, USA, by AIS InfoSource, LP as Agent, PO Box 4457, Houston, TX 77210-4457
5433274	EDI: JPMORGANCHASE	Oct 15 2024 23:12:00	Chase Card Services, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850
5433276	+ Email/Text: GSBankElectronicBankruptcyNotice@g.com	Oct 15 2024 19:09:00	Marcus by Goldman Sachs, Attn: Bankruptcy, PO Box 45400, Salt Lake City, UT 84145-0400
5433278	+ EDI: AGFINANCE.COM	Oct 15 2024 23:12:00	OneMain Financial, Attn: Bankruptcy, PO Box 3251, Evansville, IN 47731-3251
5444255	EDI: PRA.COM	Oct 15 2024 23:12:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5433281	Email/Text: signed.order@pfwattorneys.com	Oct 15 2024 19:08:00	Pressler, Felt & Warshaw, Ian Zev Winograd, Esq., 7 Entin Road, Parsippany, NJ 07054-5020
5433279	+ EDI: SYNC	Oct 15 2024 23:12:00	Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658
5433280	+ Email/PDF: ebnotices@pnmac.com	Oct 15 2024 19:22:19	PennyMac Loan Services, LLC, Attn: Correspondence Unit, PO Box 514387, Los Angeles, CA 90051-4387
5444720	+ Email/PDF: ebnotices@pnmac.com	Oct 15 2024 19:22:11	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
5438994	EDI: Q3G.COM	Oct 15 2024 23:12:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
5436903	EDI: Q3G.COM	Oct 15 2024 23:12:00	Quantum3 Group LLC as agent for, Second Round Sub LLC, PO Box 788, Kirkland, WA 98083-0788
5433825	^ MEBN	Oct 15 2024 19:08:11	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA

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5433283 + EDI: SYNC 23541-1021
Oct 15 2024 23:12:00 Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5433282		Synchrony Bank c/o Patenaude & Feli, 501 Corporate Drive, Southpointe, Center, Suite

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 17, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 15, 2024 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor PennyMac Loan Services LLC. nj-ecfmail@mwc-law.com
Brent J Lemon	on behalf of Creditor PennyMac Loan Services LLC. blemon@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor PennyMac Loan Services LLC. bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
Jack N Zaharopoulos	TWeclf@pamd13trustee.com
Nicholas G. Platt	on behalf of Debtor 1 Stacey A. Martens ngp@mooney4law.com plattnr61895@notify.bestcase.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	Stacey A. Martens	Social Security number or ITIN xxx-xx-8727
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____ EIN _____
United States Bankruptcy Court Middle District of Pennsylvania		
Case number: 1:21-bk-01910-HWV		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Stacey A. Martens
fka Stacey Rautzhan, fka Stacey Haak

By the
court:

10/15/24



Henry W. Van Eck, Chief Bankruptcy
Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

Form 3180W

Chapter 13 Discharge

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.